

Applicable Interest Rate for Group Employee Benefit Plus

Applicable Quarter	Interest Rate Applicable
April, May, June – 2020	6.75% p.a.
July, Aug, Sep – 2020	6.50% p.a.
Oct, Nov, Dec – 2020	7.00% p.a
Jan, Feb, Mar – 2021	6.75% p.a.
April, May, June – 2021	6.50% p.a.
July, Aug, Sep – 2021	6.50% p.a.
Oct, Nov, Dec – 2021	6.70% p.a.
Jan, Feb, Mar – 2022	6.80% p.a.
Apr, May, Jun – 2022	7.00% p.a.
July, Aug, Sept – 2022	7.80% p.a.
Oct, Nov, Dec – 2022	8.00% p.a.
Jan, Feb, Mar – 2023	7.75% p.a.
Apr, May, Jun – 2023	7.50% p.a.
July, Aug, Sept – 2023	7.35% p.a.
Oct, Nov, Dec – 2023	7.45% p.a.
Jan, Feb, Mar – 2024	7.80% p.a.
Apr, May, Jun – 2024	7.80% p.a.
Jul, Aug, Sept - 2024	8.00% p.a.
Oct, Nov, Dec - 2024	8.25% p.a.
Jan, Feb, Mar - 2025	7.75% p.a.
Apr, May, Jun - 2025	7.25% p.a.
Jul, Aug, Sep - 2025	7.25% p.a.
Oct, Nov, Dec - 2025	7.25% p.a.
Jan, Feb, Mar -2026	7.50% p.a

Notes:

- a) A non-zero positive interest rate, subject to a minimum of 0.5% p.a. shall be declared on a quarterly basis for the product in accordance with the Board Approved Policy.
- b) The interest rate will be declared at the beginning of the quarter i.e. within 15 days of the start of the quarter.
- c) Please refer to the terms and conditions for more details